

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
	:	Case No. 17-23281-CMB
JONATHAN E. SABAN	:	
MELISSA M. SABAN	:	Chapter 7
	:	
<i>Debtor(s)</i>	:	

ORDER

Whereas, in a Chapter 7 case, within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a **Statement** regarding completion of a course in personal financial management, or a **Certification** that the Debtor is not required to complete such course due to incapacity, dischargability, or active military duty; and

Whereas, 11 U.S.C. §727 (a)(11) provides that the Court shall not grant a discharge unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so; and

Whereas, the Debtor(s) failed to file a *Certification* substantially conforming to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management, that reflected timely attendance at a course in personal financial management or basis for excuse from such obligation.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case will be closed without entry of a discharge order. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: December 19, 2017

Carlota M. Böhm, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jonathan E. Saban
 Melissa M. Saban
 Debtors

Case No. 17-23281-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Dec 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2017.

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 14676379
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+Jonathan E. Saban, Melissa M. Saban, 2806 Franklynn Drive, Allison Park, PA 15101-4113
 +Jeffrey Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 Brad Amos M.D. Ph.D, P.C., P.O. Box 645238, Pittsburgh, PA 15264-5238
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Drive, Richmond, VA 23238)
 +Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
 +Capital One/Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
 +CareCentrix, P.O. Box 660, East Granby, CT 06026-0660
 +Chase Auto, P.O. Box 901003, Ft Worth, TX 76101-2003
 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
 +Comenity Bank/Victorias Secret, P.O. Box 182789, Columbus, OH 43218-2789
 Dermopath Diagnostics, P.O. Box 629033, El Dorado Hills, CA 95762-9033
 Glenshaw Presbyterian Church, 300 Glenn Avenue, Duquesne, PA 15110
 +Shaler Area Emerg Med Services, 339 Wetzel Road, Glenshaw, PA 15116-2238
 +Tidelands Health, P.O. Box 421718, Georgetown, SC 29442-4203
 +UPMC Health Services, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14676378
 14676390
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 14676399
 14676400

+E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 01:25:49 Ally Financial,
 200 Renaissance Center, Detroit, MI 48243-1300
 +E-mail/Text: kcarter@creditmanagementcompany.com Dec 20 2017 01:26:10
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 +E-mail/Text: mrdiscen@discover.com Dec 20 2017 01:25:49 Discover Fin Svcs LLC,
 P.O. Box 15316, Wilmington, DE 19850-5316
 E-mail/Text: kburkley@bernsteinlaw.com Dec 20 2017 01:26:17 Duquesne Light Company,
 Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001
 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 20 2017 01:25:50 Kohls/Capital One,
 N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 01:28:49
 Portfolio Recovery Associates, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 01:28:34
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2017 01:28:41 Synch/Amer Eagle DC,
 P.O. Box 965005, Orlando, FL 32896-5005
 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2017 01:20:43 Synch/Sams Club DC,
 P.O. Box 965005, Orlando, FL 32896-5005
 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2017 01:21:05 Synch/TJX Cos DC,
 P.O. Box 965005, Orlando, FL 32896-5005

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr JPMORGAN CHASE BANK, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: pdf900

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Total Noticed: 30

Date Rcvd: Dec 19, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
Brian J. Bleasdale on behalf of Joint Debtor Melissa M. Saban bleasdb@yahoo.com
Brian J. Bleasdale on behalf of Debtor Jonathan E. Saban bleasdb@yahoo.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com
Jeffrey J. Sikirica on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@consolidated.net,
PA59@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8